

## Elect supplemental life insurance today



The City of Hialeah is pleased to announce a new supplemental life insurance plan available to all active sworn police officers effective July 1, 2011. This summary is designed to help you understand your group life insurance benefits underwritten by Minnesota Life Insurance Company.

### Why do I need life insurance?

What would happen to your family if you were no longer living? This is an important question to think about. Group Term Life insurance will help protect your family against the unexpected loss of your life and income during your working years.

### How much life insurance do I need?

Visit our online insurance needs calculator on **LifeBenefits.com/insuranceneeds** to estimate how much coverage you may need to meet your future goals.

### What is included in my life insurance plan?

Beyond paying a benefit in the event of your death, your group life insurance plan has other important features

- **Waiver of premium** – If you become disabled before age 60, your life insurance premiums may be waived.
- **Accelerated Death Benefit** – If you become terminally ill with a life expectancy of 12 months or less, you may request early payment of up to 100 percent of the life insurance amount (Basic and Supplemental combined).

### Can I take my coverage with me if I leave or retire?

If you are no longer eligible for coverage as an active sworn police officer, you may convert terminated term life insurance to an individual life insurance policy. Premiums may be higher than those paid by active sworn police officers.

### What additional services are available?

You pay no additional premiums to access the following tools and services:

- **Travel Assistance** – Europ Assistance USA (EA) provides 24-hour emergency travel assistance to you and your family when they are traveling for business or pleasure 100 or more miles from home. Contact EA at **1-877-708-6992** or visit **LifeBenefits.com/travelassistance**.
- **Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP.



### Questions?

Contact your Risk Management Division at **(305) 883-8048**.

### One-time enrollment offer – no health questions asked!

You may enroll in the supplemental life insurance plan for \$35,000 of guaranteed coverage – no health questions or medical exam required. Simply complete the enrollment form and return it to your Risk Management Division by July 31 and premiums will be conveniently deducted from your paycheck each month. Refer to the rate chart on the back to determine your monthly cost.

This one-time guaranteed coverage opportunity is only available to active sworn police officers that **elect coverage by July 31, 2011**. Any coverage elections after this date will be subject to evidence of insurability and medical underwriting approval.

### How do I enroll for coverage?

Complete the enrollment form and **return it to your Risk Management Division by July 31, 2011**. Enrollment forms received after July 31 will require Evidence of Insurability.

## What coverage is available?

You are automatically enrolled for basic coverage, and have the option to elect supplemental coverage and have the premiums conveniently deducted from your paycheck.

Coverage type	Coverage options	Additional information
<b>Basic Term Life</b>	• \$10,000	• No enrollment necessary
<b>Basic Accidental Death and Dismemberment (AD&amp;D)</b>	• \$7,500	• No enrollment necessary
<b>Supplemental Term Life</b>	• \$35,000	• Evidence of Insurability is not required if coverage is elected by July 31, 2011 • Coverage reduces to \$22,750 at age 65, \$17,500 at age 70 and \$8,750 at age 75

## What is the cost for coverage?

### Supplemental Term Life

Please note that the monthly cost below for police officers age 65 and over reflect the cost for the reduced coverage amount (see table above for age reductions).

Age	Bi-weekly cost
Under 30	\$1.62
30-34	1.62
35-39	2.26
40-44	3.39
45-49	5.82
50-54	8.88
55-59	14.86
60-64	16.80
65-69	20.27
70-74	15.59
75 and over	7.80

Please note rates increase with age and are subject to change.

Services provided by PricewaterhouseCoopers LLP and Europ Assistance USA are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to the City of Hialeah. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage.

Products are offered under policy form series number MHC-96-13180.9.

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#### Minnesota Life Insurance Company

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#### Group Insurance

[www.LifeBenefits.com](http://www.LifeBenefits.com)

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